



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Robert A. Foster
Assignee: Financial Systems Technology Pty Ltd
Title: A SYSTEM AND METHOD FOR REAL-TIME PRICING
WITH VOLUME DISCOUNTING
Serial No.: 09/785,783 ✓ Filing Date: February 16, 2001
Examiner: Unknown Group Art Unit: Unknown
Docket No.: M-9381 US

Newport Beach, California
July 27, 2001

COMMISSIONER FOR PATENTS
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT
37 CFR § 1.97(b)

Dear Sir:

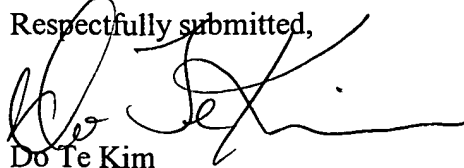
Pursuant to 37 C.F.R. § 1.56, § 1.97 and § 1.98, the documents listed on the accompanying PTO Form 1449 are called to the attention of the Examiner for the above patent application. Copies of these documents are enclosed, with the exception of Document AQ on Sheet 2 of 2 of PTO Form 1449. Applicant has expended considerable effort in attempting to locate this reference. Applicant will continue reasonable efforts to locate a copy of this reference and will forward it to the Examiner as soon as a copy is available.

Citation of these documents shall not be construed as:

1. an admission that the documents are necessarily prior art with respect to the instant invention;
2. a representation that a search has been made, or
3. an admission that the information cited herein is, or is considered to be, material to patentability as defined in § 1.56(b).

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Respectfully submitted,


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